

Information to identify the case:

Debtor 1 **Mark Ola**

First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6712**
EIN --_--
Social Security number or ITIN ____
EIN --_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-10911-BFK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark Ola

March 8, 2018

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Mark Ola
 Debtor

Case No. 17-10911-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: stewarts
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db
 13813667 +Mark Ola, 3207 Travelers St., Fairfax, VA 22030-1926
 13813676 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
 13813682 +Progressive Mgmt Syste, 1521 W. Cameron Ave, West Covina, CA 91790-2738
 13813683 +Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
 13813668 +Volvocarlse, Po Box 45144, Jacksonville, FL 32232-5144
 13813669 +amex plat, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431
 13813669 +apple federal credit union, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431
 13813671 +discover, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431
 13813674 +macy's amex, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431
 13813675 +paypal, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431
 13813680 +usaa federal checking bank, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BDFKING Mar 09 2018 07:03:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,
 Reston, VA 20190-5159
 cr +EDI: RMSC.COM Mar 09 2018 07:03:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 13813666 +EDI: AMEREXPR.COM Mar 09 2018 07:03:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 13813670 +EDI: CHASE.COM Mar 09 2018 07:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13813672 +EDI: DISCOVER.COM Mar 09 2018 07:03:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13813677 +E-mail/Text: bankruptcy@prosper.com Mar 09 2018 02:17:29 Prosper Marketplace In,
 101 2nd St Fl 15, San Francisco, CA 94105-3672
 13813678 +EDI: SEARS.COM Mar 09 2018 07:03:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 13813679 +EDI: RMSC.COM Mar 09 2018 07:03:00 Synchb/dkdc, P.O. Box 965005, Orlando, FL 32896-5005
 13813675 +EDI: RMSC.COM Mar 09 2018 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 13813681 +EDI: USAA.COM Mar 09 2018 07:03:00 Usaa Savings Bank, 10750 Mc Dermott,
 San Antonio, TX 78288-1600

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr VCFS Lien Company LLC
 13813673 ##+gale m ola, 11445 SHERWOOD FOREST WAY, FAIRFAX, VA 22030-7431

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Mark Ola ashvinp228@gmail.com
 Donald F. King Kingtrustee@ofplaw.com, va50@ecfcbis.com
 Jack Frankel on behalf of U.S. Trustee Judy A. Robbins jack.i.frankel@usdoj.gov,
 USTPRegion04.ax.ecf@usdoj.gov
 Judy A. Robbins ustpreion04.ax.ecf@usdoj.gov
 Keri P Ebeck on behalf of Creditor VCFS Lien Company LLC kebeck@bernsteinlaw.com

TOTAL: 5